(a) whether it is a fact that there has been increase in the amount of foreign exchange reserve and foreign debt in the financial year 2008-09 as compared to the financial year 2007-08;

(b) if so, the amount of both of these at the end of March, 2008 and March, 2009; and

(c) the percentage of these amounts in the gross domestic products of their respective financial years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) The foreign exchange reserve and external debt during 2007-08 and 2008-09 and their percentage share in gross domestic product (GDP) are as under:

(US $ Billions)

Year	Foreign Exchange Reserves	External Debt	Percentage of GDP	
			Foreign Exchange Reserves	External Debt
End March 2008	309.7	224.6	26.2	19.0
End March 2009	251.7	229.9	24.1	22.0
Increase (+) / decrease (-) over previous year	(-) 58.0	(+) 5.3		

Extension of the banking system

1864. SHRI SANJAY RAUT: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that more than 40 per cent of the adult population of the country remains outside the banking system;

(b) if so, Government's response thereto and the steps being taken by Government to open more banks, especially in rural areas of the country;

(c) whether Government is considering any proposal for making all Governmental payments like salary, wages etc., through banking system;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) The Government is aware that despite the expansion of banking network in the country, a segment of the population remains outside the banking network.

(b) Financial inclusion and improvement of delivery of financial services is an important agenda of the Government. One of the announcements in the budget for 2009-10 is to identify

underbanked and unbanked areas in the country and to formulate an action plan for providing banking services to all these areas in the next three years. An amount of Rs. 100 crore have been set aside during the current year as a one-time grant-in-aid to ensure provision of at least one center/Point of Sales (POS) for banking services in each of the unbanked blocks in the country.

(c) and (d) In a letter written by the RBI in June, 2008, the State Government/UTs have been asked to explore the possibility of routing Government payments including those under NREGS to various beneficiaries through the banking system. Banks have already initiated measures to appoint business correspondents/facilitators, open no frills accounts, distribute smart cards and propogate financial literacy and credit counselling with a view to facilitating, *inter alia*, greater use of the banking system for payments.

(d) Does not arise.

PSEs referred to BRPSE

1865. SHRI SANTOSH BAGRODIA:
SHRI GIREESH KUMAR SANGHI:

Will the Minister of HEAVY INDUSTRIES AND PUBLIC ENTERPRISES be pleased to state:

(a) how many Public Sector Enterprises (PSEs) under the Department of Heavy Industries were referred to Board for Reconstruction of Public Sector Enterprises (BRPSE) and when;

(b) out of these in how many cases the BRPSE has given its recommendation and when;

(c) out of these in how many cases Government has approved the revival alongwith the details of these cases; and

(d) the cases which are still under consideration of Government and since when?

THE MINISTER OF STATE IN THE MINISTRY OF HEAVY INDUSTRIES AND PUBLIC ENTERPRISES (SHRI ARUN YADAV): (a) and (b) Details are given in the Statement-I (*See* below).

(c) Based on the recommendations of BRPSE revival/restructuring in case of following 15 PSEs has been approved.

- Andrew Yule and Co. Ltd.
- Bridge and Roof Co. Ltd.
- Hindustan Salts Ltd.
- BBJ Construction Co. Ltd.
- Praga Tools Ltd.
- HMT (Bearings) Ltd.
- Heavy Engineering Corpn. Ltd.